

**State:** Arkansas **Filing Company:** Nationwide Life Insurance Company  
**TOI/Sub-TOI:** L08 Life - Other/L08.000 Life - Other  
**Product Name:** L-4884-AO, Rider - Extension of Final Policy Date  
**Project Name/Number:** L-4884-AO, Rider - Extension of Final Policy Date/L-4884-AO, Rider - Extension of Final Policy Date

## Filing at a Glance

Company:	Nationwide Life Insurance Company
Product Name:	L-4884-AO, Rider - Extension of Final Policy Date
State:	Arkansas
TOI:	L08 Life - Other
Sub-TOI:	L08.000 Life - Other
Filing Type:	Form
Date Submitted:	08/24/2012
SERFF Tr Num:	NWPA-128614722
SERFF Status:	Closed-Approved-Closed
State Tr Num:	
State Status:	Approved-Closed
Co Tr Num:	L-4884-AO, RIDER - EXTENSION OF FINAL POLICY DATE
Implementation	On Approval
Date Requested:	
Author(s):	Amy Burchette, Sandra Davies, Dan Gallion, Cindy Malloy, Clara Pollard, Carrie Ruhlen, Georgia Sollars, Darcy L. Spangler, Drema Wallace, Leslie Hernandez, Darcy Spangler
Reviewer(s):	Linda Bird (primary)
Disposition Date:	08/29/2012
Disposition Status:	Approved-Closed
Implementation Date:	
State Filing Description:	

**State:** Arkansas **Filing Company:** Nationwide Life Insurance Company  
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## General Information

Project Name: L-4884-AO, Rider - Extension of Final Policy Date Status of Filing in Domicile: Pending  
 Project Number: L-4884-AO, Rider - Extension of Final Policy Date Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 08/29/2012  
 State Status Changed: 08/29/2012  
 Deemer Date: Created By: Carrie Ruhlen  
 Submitted By: Carrie Ruhlen Corresponding Filing Tracking Number: L-4884-AO, Rider -  
 Extension of Final Policy Date

### Filing Description:

Re: Form L-4884-AO, Rider - Extension of Final Policy Date  
 NAIC #66869

Enclosed for filing, subject to your approval, is form L-4884-AO, Rider - Extension of Final Policy Date. This is a new form and will not replace any existing form under the Nationwide Life Insurance Company. This Rider will be used to extend the Final Policy Date for Variable Universal Life and Universal Life products which were previously approved/sold by Provident Mutual Life Insurance Company. Provident Mutual Life Insurance Company subsequently changed its name to Nationwide Life Insurance Company of America in 2002 and was then merged into Nationwide Life Insurance Company in 2010. Please note, the affected products are no longer available for purchase.

Form L-4884-AO is identical to form C822, Rider - Extension of Final Policy Date which was originally filed under Provident Mutual Life Insurance Company and approved 08-23-1994, with the exception of Company name, Officer signatures, and removal of "Variable Life" at the bottom of the form. We removed "Variable Life" because this form can be utilized with both Variable Life and Universal Life type products. You have our assurance that all other text in Rider form L-4884-AO remains unchanged from the original approval of C822.

We want Rider form L-4884-AO to be used in conjunction with the following list of previously sold products:

### Form Number

#### Title

#### Approval Date

C122 Flexible Premium Adjustable Variable Life Insurance Policy 10-03-1990  
 C126 Flexible Premium Adjustable Variable Life Insurance Policy 07-18-1991  
 C127 Flexible Premium Adjustable Variable Life Insurance Policy - Employee Benefit Series 07-18-1991  
 C130 Flexible Premium Adjustable Survivorship Variable Life Insurance Policy 12-04-1992  
 UL101 Flexible Premium Adjustable Life Insurance Policy 04-08-1999  
 UL102 Flexible Premium Adjustable Life Insurance Policy - Employee Benefit Series 04-08-1999  
 VL101 Flexible Premium Adjustable Variable Life Insurance Policy 11-30-1998  
 VL102 Flexible Premium Adjustable Variable Life Insurance Policy - Employee Benefit Series 11-30-1998  
 VL103 Flexible Premium Adjustable Survivorship Variable Life Insurance Policy 07-20-1999  
 VL104 Flexible Premium Adjustable Survivorship Variable Life Insurance Policy 08-17-1999

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VL105 Flexible Premium Adjustable Variable Life Insurance Policy 11-21-2002

VL106 Flexible Premium Adjustable Variable Life Insurance Policy - Employee Benefit Series 11-21-2002

#### RIDER DESCRIPTION:

Form L-4884-AO may be added after the anniversary nearest the Insured's 90th birthday so that the Final Policy Date will be deferred by 20 years from the original Final Policy Date shown in the Policy Schedule. For the Flexible Premium Survivorship Life Policies, the Rider will be added after the anniversary nearest the younger Insured's 90th birthday. The Death Benefit after the original maturity date will be the Policy Account Value which will never be less than the amount necessary for the Policy to remain qualified as life insurance under the Internal Revenue Code. All other Riders that are effective on the original maturity date will terminate on the original maturity date.

There is no charge for this Rider. Premiums for the Policy may be paid after the original maturity date only to prevent a Policy lapse. Monthly deductions and other charges will continue beyond the original maturity date.

This Rider has been filed concurrently with our state of domicile, Ohio. Form L-4884-AO has been written in a readable fashion and has a Flesch score of 50.84.

Thank you in advance for your prompt attention to this filing. Please feel free to call me at 1-800-882-2822 (ext. 98042) if you have any questions.

#### Enclosures:

1. Readability Certification
2. Form L-4884-AO, Rider - Extension of Final Policy Date
3. Red-Lined version
4. Statement of Variability

## Company and Contact

### Filing Contact Information

Carrie Ruhlen, Compliance Specialist      ruhlenc@nationwide.com  
One Nationwide Plaza      614-249-8042 [Phone]  
1-33-102      614-249-1199 [FAX]  
Columbus, OH 43215

### Filing Company Information

Nationwide Life Insurance Company	CoCode: 66869	State of Domicile: Ohio
One Nationwide Plaza	Group Code: 140	Company Type:
1-10-03	Group Name:	State ID Number:
Columbus, OH 43215	FEIN Number: 31-4156830	
(800) 882-2822 ext. [Phone]		

## Filing Fees

Fee Required? Yes  
Fee Amount: \$50.00

**Company Tracking #:** L-4884-AO, RIDER -  
EXTENSION OF FINAL PO...

<b>State:</b>	Arkansas	<b>Filing Company:</b>	Nationwide Life Insurance Company
<b>TOI/Sub-TOI:</b>	L08 Life - Other/L08.000 Life - Other		
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Retaliatory?	Yes
Fee Explanation:	\$50.00 per form
Per Company:	No

Company	Amount	Date Processed	Transaction #
Nationwide Life Insurance Company	\$50.00	08/24/2012	61978665

<b>SERFF Tracking #:</b>	NWPA-128614722	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	L-4884-AO, RIDER - EXTENSION OF FINAL PO...
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<b>State:</b>	Arkansas	<b>Filing Company:</b>	Nationwide Life Insurance Company
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	08/29/2012	08/29/2012

<b>SERFF Tracking #:</b>	NWPA-128614722	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	L-4884-AO, RIDER - EXTENSION OF FINAL PO...
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## Disposition

Disposition Date: 08/29/2012

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Red-Lined Copy		Yes
Form	Extension of Final Policy Date		Yes

<b>SERFF Tracking #:</b>	NWPA-128614722	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	L-4884-AO, RIDER - EXTENSION OF FINAL PO...
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## Form Schedule

Lead Form Number: L-4884-AO							
Item No.	Schedule Item Status	Form Number	Form Type	Form Name	Action/ Action Specific Data	Readability Score	Attachments
1		L-4884-AO	POLA	Extension of Final Policy Date	Initial:	50.840	L-4884-AO.pdf

### Form Type Legend:

<b>ADV</b>	Advertising	<b>AEF</b>	Application/Enrollment Form
<b>CER</b>	Certificate	<b>CERA</b>	Certificate Amendment, Insert Page, Endorsement or Rider
<b>DDP</b>	Data/Declaration Pages	<b>FND</b>	Funding Agreement (Annuity, Individual and Group)
<b>MTX</b>	Matrix	<b>NOC</b>	Notice of Coverage
<b>OTH</b>	Other	<b>OUT</b>	Outline of Coverage
<b>PJK</b>	Policy Jacket	<b>POL</b>	Policy/Contract/Fraternal Certificate
<b>POLA</b>	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	<b>SCH</b>	Schedule Pages

**NATIONWIDE LIFE INSURANCE COMPANY  
[ONE NATIONWIDE PLAZA  
COLUMBUS, OHIO 43215-2220]**

**RIDER**

**EXTENSION OF FINAL POLICY DATE**

**POLICY NUMBER** [000000000]

**EFFECTIVE DATE** [July 1, 2012]

This policy is amended as set forth below:

**FINAL POLICY DATE.** This rider defers the Final Policy Date by a period of 20 years from the original Final Policy Date shown in the Policy Schedule.

**DEATH BENEFIT.** The Death Benefit after the original Final Policy Date will be equal to the Policy Account Value on the date of death. However, the Death Benefit will never be less than the amount necessary for this Policy to continue to qualify as life insurance under the Internal Revenue Code.

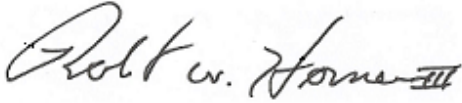
**PREMIUMS.** Unless necessary to prevent a lapse of this Policy, no premiums may be paid after the original Final Policy Date.

**CALCULATION OF VALUES.** The Policy Account after the original Final Policy Date will be calculated as described in this Policy. We will continue to deduct both Monthly Deductions and Other Deductions described in this Policy. Any charges for benefits provided by rider will no longer be deducted.

**OTHER RIDERS.** All other riders attached to this Policy, that are in effect on the original Final Policy Date, will terminate on the original Final Policy Date.

**TERMINATION.** This rider will terminate on the date of surrender or termination of this Policy.

Signed for by Nationwide Life Insurance Company on the Effective Date.



Secretary



President



<b>SERFF Tracking #:</b>	NWPA-128614722	<b>State Tracking #:</b>		<b>Company Tracking #:</b>	L-4884-AO, RIDER - EXTENSION OF FINAL PO...
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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Flesch Certification		
Comments:			
Attachment(s):			
Certification - NWL.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Application		
Comments:	This is a rider filing and all applicable previously approved forms are listed under General Information Tab.		

		Item Status:	Status Date:
Satisfied - Item:	Statement of Variability		
Comments:			
Attachment(s):			
Statement of Variability - AO NWL.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Red-Lined Copy		
Comments:			
Attachment(s):			
L-4884-AO Red-Lined Copy.pdf			



ARKANSAS

Certificate of Compliance

Insurer: Nationwide Life Insurance Company

Form Numbers: L-4884-AO, Rider - Extension of Final Policy Date

I have reviewed or supervised the review of the above forms. To the best of my knowledge and belief, they are in compliance with the rules and requirements of Regulation 33, 34, 19, 49 of the Arkansas Statute, ACA 23-80-206, ACA 23-79-138, and Bulletin 11-88.

These forms also meet the Flesch readability requirements as explained in Title 23-80-206 of the Arkansas Insurance Code.

A handwritten signature in black ink, reading "James J. Rabenstine".

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James J. Rabenstine  
Vice President  
NF Compliance  
Date: 08-24-2012

**Nationwide Life Insurance Company**

Home Office: One Nationwide Plaza • Columbus, Ohio 43215-2220

**NATIONWIDE LIFE INSURANCE COMPANY  
STATEMENT OF VARIABILITY**

**L-4884-AO, Extension of Final Policy Date**

Variability in the above referenced form is listed as follows:

**L-4884-AO, Extension of Final Policy Date**

Home office address	This item is bracketed in the form as it could possibly change over time.
Nationwide Officer Signatures	These signatures are bracketed on the form as Officers could possibly change over time.
Policy Number	This field will contain the unique policy number that was assigned to the specific policy at issue for administrative purposes.
Effective Date	This field will reflect the anniversary date when the rider is added.

NATIONWIDE LIFE INSURANCE COMPANY  
[ONE NATIONWIDE PLAZA  
COLUMBUS, OHIO 43215-2220]

**Deleted:** PROVIDENT MUTUAL LIFE  
INSURANCE COMPANY¶

**RIDER**

**EXTENSION OF FINAL POLICY DATE**

**POLICY NUMBER** [000000000]

**EFFECTIVE DATE** [July 1, 2012]

This policy is amended as set forth below:

**FINAL POLICY DATE.** This rider defers the Final Policy Date by a period of 20 years from the original Final Policy Date shown in the Policy Schedule.

**DEATH BENEFIT.** The Death Benefit after the original Final Policy Date will be equal to the Policy Account Value on the date of death. However, the Death Benefit will never be less than the amount necessary for this Policy to continue to qualify as life insurance under the Internal Revenue Code.

**PREMIUMS.** Unless necessary to prevent a lapse of this Policy, no premiums may be paid after the original Final Policy Date.


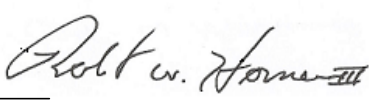
**CALCULATION OF VALUES.** The Policy Account after the original Final Policy Date will be calculated as described in this Policy. We will continue to deduct both Monthly Deductions and Other Deductions described in this Policy. Any charges for benefits provided by rider will no longer be deducted.

**OTHER RIDERS.** All other riders attached to this Policy, that are in effect on the original Final Policy Date, will terminate on the original Final Policy Date.

**TERMINATION.** This rider will terminate on the date of surrender or termination of this Policy.

Signed for by Nationwide Life Insurance Company on the Effective Date.

**Deleted:** Provident Mutual Life Insurance  
Company

  
Secretary President

**Deleted:** VARIABLE LIFE

L-4884-AO

(07/2012)